Entered on Docket September 27, 2010 GLORIA L. FRANKLIN, CLERK

GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

1	Ja Vonne M. Phillips, Esq. SBN 187474	
2	Joseph Chun, Esq. SBN 240208 McCarthy & Holthus, LLP	The following constitutes the order of the court. Signed September 27, 2010
3	1770 Fourth Avenue	
4	San Diego, CA 92101 Phone (619) 685-4800	May X Marie
5	Fax (619) 685-4810	Roger L. Efremsky U.S. Bankruptcy Judge
6	Attorney for: Secured Creditor,	
7	OneWest Bank, FSB, it assignees and/or suc	ccessors
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11	UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA SAN JOSE DIVISION	
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14	In re:) Case No. 10-54301 E
15	Jasmine Villamaria Huse,) Chapter 7
16	Debtor.)) RS No. DVD-5498
17)) ORDER ON MOTION FOR RELIEF
18) FROM AUTOMATIC STAY
19)) Date: 9/15/2010
20) Time: 10:30 AM
21) Ctrm: 3035) Place: 280 S. First Street
22) San Jose, CA
23)
24		Judge: Roger L. Efremsky
25	The motion of Secured Creditor, OneWest Bank, FSB, it assignees and/or successors, for	
25 26	relief from the automatic stay came on regul	arly for hearing by the Court on the date, time and
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File No. CA-10-31114 Order on Motion for Relief From Stay Case No. 10-54301 E

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place set forth above, before the Honorable Roger L. Efremsky. All appearances are as noted in

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the court record.

Upon reading the papers and pleadings on file herein, and upon hearing oral argument and based on the evidence presented, the Court rules as follows:

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that the automatic stay provisions of 11 U.S.C. § 362 be and are hereby terminated with respect to the interests of Movant, OneWest Bank, FSB, it assignees and/or successors, in the real property commonly known as 3334 Methilhaven Lane, San Jose, CA 95121.

IT IS FURTHER ORDERED that Movant may complete its foreclosure of said real property and proceed with post-foreclosure remedies, including any unlawful detainer action, in accordance with applicable law.

IT IS FURTHER ORDERED Movant, at its option, may offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement as allowed by state law. The Movant may contact the Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

IT IS FURTHER ORDERED The fourteen day stay described in Bankruptcy Rule 4001(a)(3) is waived upon relief.

IT IS FURTHER ORDERED that Movant may contact the Debtor to comply with California Civil Code Section 2923.5.

** END OF ORDER **

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1	COURT SERVICE LIST
2 3	County of Santa Clara Tax Collector 70 W. Hedding St., East Wing San Jose, CA 95110
4	GE Money Bank
5	c/o Recovery Management Systems Corporation
6	Attn: Ramesh Singh 25 SE 2nd Ave., Suite 1120
7	Miami, FL 33131-1605
8	DEBTOR
9	Jasmine Villamaria Huse 3334 Methilhaven Lane
10	San Jose, CA 95121
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